

AMERICAN
EXPRESS
BANK

**Signed, Sealed and Delivered
By All Applicants**

NI P. Daryani
 P. Daryani

First Name _____

姓名: _____ 学号: _____ 班级: _____	姓名: _____ 学号: _____ 班级: _____
-------------------------------------	-------------------------------------

1 SEP 2004

Thank you for establishing an account with American Express Bank Ltd., Singapore. The Current Banking and Investment services are immediately available.

As a liability of Foreign Exchange and Credit Services
will be as advised to you by American Express Bank
Ltd., Singapore from time to time.

In the presence of Witnesses:

2 Chen
 FROM NAME SUGENDRAM K. MURUGAN

15 SEP 2001
 [Signature]
 CLARENCE J. HARRIS
 SENIOR DIRECTOR
 AMERICAN EFFICIENCY GROUP LTD.
 P.O. BOX 2004, CLARK, N.J.

Signed for American Express Bank Ltd.

Full Name: MARTIN L. FARANEN
GENERAL MANAGER

The Board is hereby authorized to accept written instructions from the following authorized signatories given in the manner specified below concerning the operation of all of our Accounts and all other matters as provided for in this Instrument between the Bank and us. This authority is to remain in full force and binding upon us until rescinded by the Bank or written instructions from us to the contrary.

[illegible]**Private Bank Account Application**

I hereby request to establish an account relationship with American Express Bank Ltd, Singapore. I agree to be bound by the terms and conditions of this application and the Private Banking Services Agreement.

The following services are available:

General Banking	Investments
Current Account	Security Advisory Service
Call Deposit	Custodian Service
Time Deposit	Securities Lending
Fiduciary Investments	Strategic Deposits
Deposit Currency Conversion	Precious Metals
	Discretionary Portfolio Management

The Bank will advise you on the availability of Foreign Exchange and Credit Services.

Foreign Exchange & Derivatives	Credit Services
Spot Foreign Exchange	Loans and Advances
Forward Foreign Exchange	Share Margin Trading
Foreign Exchange, Metal & Option Trading	Other Credit Services
Foreign Exchange Options	

New Products and Services

The Bank may introduce and provide new services from time to time. The terms and conditions governing such services shall be evidenced in writing to the Customer. Failure to receive any such notification, as a result of held mail instructions or otherwise, shall not invalidate them.

Customer Profile

Personal Information

**NIKESH P. DARYANI B/A
NEELAM P. DARYANI**

Personal Information Redacted

Passport Information

NIKESH
Nationality: **INDIAN**
Number: **XXXXXXXXXX**
Date of Birth: **XXXX/XX/XX**
Date of Issue: **XXXX/XX/XX**
Date of Expiry: **XXXX/XX/XX**
Place of Issue: **INDIA**

Business Information

Company Name: **XXXXXXXXXX**
Company Address: **XXXXXXXXXX**
Company Telephone: **XXXXXXXXXX**
Company Fax: **XXXXXXXXXX**
Company E-mail: **XXXXXXXXXX**
Company Website: **XXXXXXXXXX**

I hereby warrant to provide accurate and complete information under U.S. federal securities laws.

Bank Use Only

Account Number: *****701**
Branch Name: **XXXXXXXXXX**
Branch Address: **XXXXXXXXXX**

Joint Accounts

I hereby warrant to provide accurate and complete information under U.S. federal securities laws.

☒ ANY ONE of the banks which supports this application

☐ ALL ONE of the banks which supports this application

☐ ALL of the banks which supports this application

☐ OTHER (specify):

Bank References

Name of Bank: **XXXXXXXXXX**
Full Address: **XXXXXXXXXX**
Contact Person: **XXXXXXXXXX**
Name of Bank: **XXXXXXXXXX**
Full Address: **XXXXXXXXXX**
Contact Person: **XXXXXXXXXX**

American Express Bank Ltd. is hereby irrevocably and unconditionally authorized by you (the Customer) to contact the above banks in order to obtain any reference or other information required by the Bank (and for this purpose the Bank may make disclosure of such information as the Bank, in its sole discretion, considers to be relevant for its purposes).

Not in attendance: **XXXXXXXXXX**
Date of Meeting: **XXXX/XX/XX**
Location of Meeting: **XXXXXXXXXX**

Telephone and Telefax Instructions

You authorize the Bank to accept a fax or telex form on request of any transaction by telephone, and to use similar transmission as a means of communication with the Bank.

I hereby warrant to provide accurate and complete information under U.S. federal securities laws.

☒ **Nikesh Daryani**
First Name: **NIKESH**
Last Name: **P. DARYANI**

☒ **Neelam Daryani**
First Name: **NEELAM**
Last Name: **P. DARYANI**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

Hold Mail Instructions

You authorize the Bank to hold all correspondence relating to any account or transaction conducted with the Bank until notified by you or in the case of a joint account by any one of you. The annual fee for each account will be as advised by the Bank from time to time.

☒ I hereby warrant to provide accurate and complete information under U.S. federal securities laws.

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

Confidentiality Waiver

You authorize the Bank to disclose details of your relationship with the Private Bank in Singapore to other American Express subsidiaries & affiliates for their confidential and internal use.

Disclosure of Risk and Disclaimer

I warrant that I have read the section entitled "Disclosure of Risk and Disclaimer" in the Private Bank's prospectus and fully understand it.

☒ **Nikesh Daryani**
First Name: **NIKESH**
Last Name: **P. DARYANI**

☒ **Neelam Daryani**
First Name: **NEELAM**
Last Name: **P. DARYANI**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

Spousal Consent

I have the required written consent of the spouse in the Account.

☒ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

☐ **XXXXXXXXXX**
First Name: **XXXXXXXXXX**
Last Name: **XXXXXXXXXX**

Exemption from U.S. Withholding Tax

I hereby warrant that for tax purposes I am not a resident or citizen of the United States of America. Accordingly I request that interest paid or dividend to be received with the Bank should not be reported to the U.S. Internal Revenue Service. I will immediately advise the Bank should I become resident or citizen of the United States of America.